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Raymond A. Joao

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO. : 09/639,908

FILED : AUGUST 16, 2000

FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT INFORMATION

EXAMINER : J. BERGIN

GROUP : 2164

Assistant Commissioner for Patents
Washington, D.C. 20231

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Technology Center 2100

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MAY 23 2002

GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Sir:

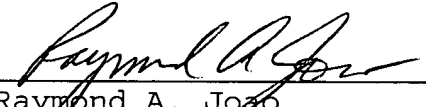
Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the document listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT form (Substitute for form 1449A/PTO) be made of record and be considered in connection with the examination of this application.

A copy of the cited reference is submitted herewith.

No fee is due with this Information Disclosure Statement as it is being filed with a Statement Pursuant to 37 C.F.R. §1.97(e)(2).

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,

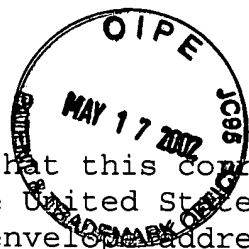

Raymond A. Joao
Reg. No. 35,907


Encls.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT
Form (Substitute for form 1449A/PTO) (1 page)
- Copies of one (1) cited reference
- Statement Pursuant to 37 C.F.R. §1.97(e)(2)

May 10, 2002

122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992

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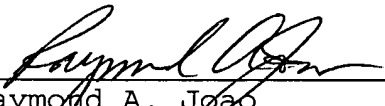
STATEMENT PURSUANT TO 37 C.F.R. §1.98 (e) (2)

Sir:

This is a Statement Pursuant To C.F.R. §1.98(e) (2). The undersigned hereby states that no item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned, no item of information

contained in the Information Disclosure Statement was known to any individual designated in §1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

May 10, 2002

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Yonkers, New York 10703
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